

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

C. Abrams, et al.

Confirmation No. 1144

Serial No. 10/810,667

Group Art Unit: 3693

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Examiner: Tran, Thuan Q.

**For: BUSINESS METHOD FOR THE DETERMINATION OF
THE BEST KNOWN VALUE AND BEST KNOWN VALUE
AVAILABLE FOR SECURITY AND CUSTOMER
INFORMATION AS APPLIED TO REFERENCE DATA**

Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT UNDER 37 C.F.R. 1.111

Sir:

This responds to the office action dated September 11, 2008.

Listing of the Claims begins at page 2 of this paper.

Remarks begin at page 4 of this paper.